

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 15–34269–JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Barbara A. Welcome
32 Hillside Avenue
Newton, NJ 07860

Social Security No.:
xxx–xx–9062

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: August 21, 2019

JAN: dmc

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Barbara A. Welcome
 Debtor

Case No. 15-34269-JKS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: cscnodsc

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 Total Noticed: 43

Date Rcvd: Aug 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2019.

db
 515928388 +Barbara A. Welcome, 32 Hillside Avenue, Newton, NJ 07860-1202
 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: Honda Financial Services, PO Box 65507, Wilmington, DE 19808)
 515928373 +American Express Centurion Bank, c/o Goldman & Warshaw, PC, 34 Maple Ave., Suite 101,
 Pine Brook, NJ 07058-9394
 515928374 +Andover Orthopaedic, 280 Newton Sparta Road, Newton, NJ 07860-2775
 515928375 +Atlantic Ambulance Corp., PO Box 35654, Newark, NJ 07193-5654
 515928376 +Atlantic Ambulance Corp., 475 South Street, Morristown, NJ 07960-6459
 515928377 +Atlantic Health System, Morristown Medical Center, PO Box 35610, Newark, NJ 07193-5610
 515928378 +Atlantic Health System, Newton Medical Center, PO Box 36458, Newark, NJ 07188-6406
 515928379 +Bach's Home Health Care, Inc., c/o Andrea Dobin, Bankruptcy Trustee,
 Trenk DiPasquale Della Fera Sodono, 427 Riverview Plaza, Trenton, NJ 08611-3420
 515928380 +Cardiovascular Health Consultants, PO Box 3411, Peoria, IL 61612-3411
 515928381 +Citibank, N.A., PO Box 769006, San Antonio, TX 78245-9006
 516163485 +Ditech Financial LLC, 7340 S. Kyrene Rd., Recovery Dept. T120, Tempe, AZ 85283-4573
 516075091 ECAST SETTLEMENT CORPORATION, PO BOX 29262, NEW YORK, NY 10087-9262
 515928383 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030
 (address filed with court: Forster & Garbus LLP, 500 Bi-County Blvd. #300,
 Farmingdale, NY 11735)
 515928392 +IPC Hospitalist Physician Medical Care, 55 Madison Ave., Suite 310,
 Morristown, NJ 07960-7397
 515928395 Morris Imaging Assoc II, PO Box 6750, Berwick, PA 18603
 515928396 +Morristown Emergency Medical, PO Box 6312, Parsippany, NJ 07054-7312
 515928397 +Morristown Memorial Hospital, PO Box 35610, Newark, NJ 07193-5610
 515928399 +Neuroscience Ctr of Nor, 310 Madison Ave., Morristown, NJ 07960-6967
 515928400 +Newton Emergency Medical Assoc., PO Box 6352, Parsippany, NJ 07054-7352
 515928401 +Practice Assoc. Medical Group, PO Box 416457, Boston, MA 02241-6457
 515928402 +Radiological Assoc. of NNJ, PO Box 10728, Lancaster, PA 17605-0728
 516119511 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, P.O. Box 245,
 Trenton, NJ 08695-0245)
 515928403 Saint Clare's Health System, PO Box 35577, Newark, NJ 7193
 515928404 +Skylands Medical Group, 33 Newton-Sparta Road, Newton, NJ 07860-2764
 515928405 +Specialized Loan Servicing, PO Box 636005, Littleton, CO 80163-6005
 515928406 +State of New Jersey - Div'n of Taxation, Federal Offset Program, PO Box 283,
 Trenton, NJ 08602-0283
 515928408 +Town of Newton, 39 Trinity Street, Newton, NJ 07860-1800
 515928409 +United Collection Bureau, Inc., 5620 Southwyck Blvd Suite 206, Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Aug 21 2019 23:56:12 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Aug 21 2019 23:56:09 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515928382 E-mail/Text: mrdiscen@discover.com Aug 21 2019 23:55:22 Discover Financial Services,
 PO Box 15316, Wilmington, DE 19850
 515935942 E-mail/Text: mrdiscen@discover.com Aug 21 2019 23:55:22 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 515928384 +E-mail/Text: fggbanko@fgny.com Aug 21 2019 23:55:24 Forster Garbus & Garbus,
 7 Banta Place, Hackensack, NJ 07601-5604
 515928385 +E-mail/PDF: gecsedirecoverycorp.com Aug 22 2019 00:02:12 GE Capital REtail Bank,
 Attn: Bankruptcy Dept., PO Box 103106, Roswell, GA 30076-9106
 515928386 +E-mail/Text: bankruptcy.bnc@ditech.com Aug 21 2019 23:55:43 Green Tree, PO Box 6172,
 Rapid City, SD 57709-6172
 515928387 +E-mail/Text: bankruptcy.bnc@ditech.com Aug 21 2019 23:55:43 Green Tree Servicing, LLC,
 Attn: Keith Anderson, President, 345 Saint Peter St., Saint Paul, MN 55102-1213
 515928391 +E-mail/Text: cio.bncmail@irs.gov Aug 21 2019 23:55:34 Internal Revenue Service,
 PO BOX 7346, Philadelphia, PA 19101-7346
 515928393 +E-mail/PDF: gecsedirecoverycorp.com Aug 22 2019 00:01:16 JC Penney, PO box 965007,
 Orlando, FL 32896-5007
 516092213 +E-mail/Text: bankruptcydpt@mcsmc.com Aug 21 2019 23:56:09 MIDLAND FUNDING LLC,
 PO Box 2011, Warren, MI 48090-2011
 515928394 +E-mail/Text: bankruptcydpt@mcsmc.com Aug 21 2019 23:56:09 Midland Funding,
 8875 Aero Dr., Suite 200, San Diego, CA 92123-2255
 515928398 +E-mail/Text: dmwoodby@yahoo.com Aug 21 2019 23:55:30 Neurologic Arts Associated LLC,
 183 High St., Suite 1200, Newton, NJ 07860-9601
 516166906 E-mail/Text: jennifer.chacon@spsservicing.com Aug 21 2019 23:56:57
 U.S. Bank Trust Association, as Trustee, c/o Select Portfolio Servicing, Inc.,
 P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 14

District/off: 0312-2

User: admin
Form ID: cscnodsc

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Total Noticed: 43

Date Rcvd: Aug 21, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517448968 Select Portfolio Servicing Inc., P. O. Box 65450, Salt Lake City, UT 8416
517448969 Select Portfolio Servicing Inc., P. O. Box 65450, Salt Lake City, UT 8416,
Select Portfolio Servicing Inc., P. O. Box 65450, Salt Lake City, UT 8416
515928390* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Special Procedures Branch,
970 Broad St, Newark, NJ 07102)
515928389* +Internal Revenue Service, Special Procedures Branch, PO Box 744, Springfield, NJ 07081
515928407 ##+Synergy Orthopedics LLC, 2901 Jolly Road, Plymouth Meeting, PA 19462-2324
TOTALS: 2, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 23, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on August 21, 2019 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor Towd Point Mortgage Trust 2017-1, U.S. Bank National
Association, as Indenture Trustee bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Andrew M. Lubin on behalf of Creditor U.S. Bank Trust National Association, as Trustee for
Towd Point Master Funding Trust 2014-08 bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Denise E. Carlon on behalf of Creditor U.S. Bank Trust National Association, as Trustee for
Towd Point Master Funding Trust 2014-08 dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor U.S. Bank Trust National Association
dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Matthew C. Waldt on behalf of Creditor U.S. Bank Trust National Association
mwaldt@milsteadlaw.com
Rebecca Ann Solarz on behalf of Creditor Towd Point Mortgage Trust 2017-1, U.S. Bank National
Association, as Indenture Trustee rsolarz@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor U.S. Bank Trust National Association
rsolarz@kmlawgroup.com
Stephen B. McNally on behalf of Debtor Barbara A. Welcome steve@mcnallylawllc.com,
jennifer@mcnallylawllc.com/b.sr70072@notify.bestcase.com

TOTAL: 9